

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on December 9, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Angela Morleen Williams
aka Angela Williams
P.O. Box 475
Midlothian, VA 23113

Case Number: 13-36592-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-7330

Attorney for Debtor(s) (name and address):

Roger C Hurwitz
The Debt Law Group, PLLC
Box 10
4036 Plank Road
Fredericksburg, VA 22407
Telephone number: 540-412-1463

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **January 23, 2014**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **April 23, 2014**

For a governmental unit: **June 9, 2014**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: March 24, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **February 19, 2014**

Time: **11:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: December 10, 2013

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Angela Morleen Williams
 Debtor

Case No. 13-36592-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: alleyk
 Form ID: B9I

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Dec 10, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2013.

db
 12120610 +Angela Morleen Williams, P.O. Box 475, Midlothian, VA 23113-0475
 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,
 Henrico, VA 23294-4409
 12120614 +Bon Secours Richmond Hlth Sys, PO Box 28538, Henrico, VA 23228-8538
 12120615 Cash Jar, PO Box 1639, Belice Cty, Belize, CA
 12120617 +Check City Check Cashing, 3002 Boulevard, Colonial Heights, VA 23834-2446
 12120618 Chesterfield County Utilities, PO Box 26725, Richmond, VA 23261-6725
 12120620 +Clariant Diagnostic Services, Department La 23095, Pasadena, CA 91185-0001
 12120621 +Commonwealth Lab Consultants, PO Box 36559, Richmond, VA 23235-8011
 12120623 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)
 12120624 +ECMC, PO Box 16408, St. Paul, MN 55116-0408
 12120625 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy,
 9701 Metropolitan Court Ste B, Richmond, VA 23236-0000)
 12120630 John Gregory, 7723 Rhodes Ln, Henrico, VA 23238-0000
 12120631 +John Gregory Jr., 3451 Kingsland Rd, Richmond, VA 23237-4512
 12120632 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 12120634 +Melanie A. Bach DDS, 10322 Ironbridge Rd., Chester, VA 23831-1425
 12120639 +PKBK Enterprises, LLC, 3508 Robious Forest Way, Midlothian, VA 23113-3760
 12120636 +Patient First, PO Box 758941, Baltimore, MD 21275-8941
 12120637 Permanent General PGAC, PO Box 305076, Nashville, TN 37230-5076
 12120638 +Pinnacle Credit Service, Attn: Bankruptcy, PO Box 640, Hopkins, MN 55343-0640
 12120642 +Professional Emergency Care, 1500 N 28th St, Richmond, VA 23223-5332
 12120643 +Progressive Gulf Insurance Co, 6300 WILSON MILLS ROAD, Mayfield Village, OH 44143-2182
 12120645 +Spinella, Owings & Shaia, 8550 Mayland Dr, Ste 1, Henrico, VA 23294-4704
 12120647 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
 12120648 +VA Hsng Devel Authority, 601 S Belvidere St, Richmond, VA 23220-6504
 12120649 +VCI, 7202 Glen Forest Dr., Ste 200, Richmond, VA 23226-3780
 12120651 +Virginia Emergency Physicians, 1602 Skipwith Rd, Henrico, VA 23229-5205
 12120652 +Waste Management of Virginia, Hauling District-Richmond, 3016 Yadkin Rd.,
 Chesapeake, VA 23323-2206
 12120653 +West End Dermatology Associate, Yvonne Knight MD, 3811 Gaskins Rd., Henrico, VA 23233-1436
 12120654 +YMCA of Greater Richmond, 2 West Franklin St., Richmond, VA 23220-5099

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: rchurwitz@gmail.com Dec 11 2013 02:36:15 Roger C Hurwitz,
 The Debt Law Group, PLLC, Box 10, 4036 Plank Road, Fredericksburg, VA 22407

tr +E-mail/Text: station01@richchap13.com Dec 11 2013 02:36:55 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 12120611 +E-mail/Text: cd@musicarts.com Dec 11 2013 02:37:45 American Student Rentals,
 Collection Dept't, PO Box 351, Frederick, MD 21703-0351
 12120612 +E-mail/Text: ebn@americanwebloan.com Dec 11 2013 02:37:44 American Web Loan, 522 N 14th St,
 Box 130, Ponca City, OK 74601-4654
 12120613 +EDI: BECKLEE.COM Dec 11 2013 02:28:00 Amex/American Express, PO Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 12120619 +EDI: HCA2.COM Dec 11 2013 02:28:00 CJW Medical Center, PO Box 13620,
 Richmond, VA 23225-8620
 12120616 +E-mail/Text: operator@maxprofitsys.com Dec 11 2013 02:37:06 Charlottesville Bureau,
 3690 Dobleann Dr, Charlottesville, VA 22911-9088
 12120622 +EDI: CMIGROUP.COM Dec 11 2013 02:30:00 Credit Management LP, Attention: Bankruptcy Dept,
 POo Box 118288, Carrollton, TX 75011-8288
 12120628 +EDI: DRIV.COM Dec 11 2013 02:29:00 HSBC Auto Finance / Santander, Santander Consumer USA,
 PO Box 961245, Fort Worth, TX 76161-0244
 12120629 EDI: IRS.COM Dec 11 2013 02:30:00 Internal Revenue Service, Insolvency Unit, PO Box 7346,
 Philadelphia, PA 19101-7346
 12120633 E-mail/Text: jeffrey.railey@mark-one.net Dec 11 2013 02:37:10 Markone Financial Llc,
 P O Box 17038, Jacksonville, FL 32245-0000
 12120635 +E-mail/Text: bankruptcydepartment@ncogroup.com Dec 11 2013 02:37:25 Nco Fin /99,
 PO Box 15636, Wilmington, DE 19850-5636
 12120640 E-mail/Text: pcm@netmdbusiness.com Dec 11 2013 02:36:55 Professional Emergency Care,
 PO Box 1257, Troy, MI 48099-1257
 12120641 +E-mail/Text: pcm@netmdbusiness.com Dec 11 2013 02:36:55 Professional Emergency Care,
 2987 Momentum Place, Chicago, IL 60689-5329
 12120644 +EDI: SALMAESERVICING.COM Dec 11 2013 02:30:00 Sallie Mae, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 12120646 +EDI: WTRRN BANK.COM Dec 11 2013 02:29:00 Tnb - Target, PO Box 673,
 Minneapolis, MN 55440-0673
 12120650 EDI: AFNIVZWIRE.COM Dec 11 2013 02:29:00 Verizon Wireless, PO Box 25505,
 Lehigh Valley, PA 18002-5505

TOTAL: 17

District/off: 0422-7

User: alleyk
Form ID: B9I

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Total Noticed: 46

Date Rcvd: Dec 10, 2013

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12120626* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solutions, 9701 Metropolitan Court, Ste B,
Richmond, VA 23236-3690)
12120627 ##+GE Matthews, 207 Temple Ave, Colonial Heights, VA 23834-2827

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2013 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c
om
Roger C Hurwitz on behalf of Debtor Angela Morleen Williams rchurwitz@gmail.com,
courtneyjeanclay@gmail.com;2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;algplank@gmail.c
om

TOTAL: 2